

Remarks/Arguments

Applicant again thanks Examiner Le for his patient and careful examination of this application and for the clear explanation of the claim rejections. In response to the Office Action of September 5, 2006, applicant amends claims 1 and 30. In light of the amendments to the claims and the reason set forth below, applicant respectfully requests further examination of this application and allowance of all pending claims:

Claims 1 and 30 are amended to add the following claim limitations not disclosed in any of the cited references:

- a. the outer portion of the contact pad is limited to be in parallel to the surface of the substrate; and
- b. the opening of the insulative mask is limited to expose a portion of the outer portion and the inner portion of the contact pad.

Because these claim limitations are not disclosed in the cited references, claims 1 and 30 stand patentable over the references.

Claims 3, 4, 6, 8 through 11, 28, and 29 properly depend from claim 1 and claims 31 through 33 properly depend from claim 30. Because claims 1 and 30 stand patentable, their dependent claims also stand patentable.

Respectfully submitted,

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